

EXHIBIT 1

CDGCSV90 153
PO Box 32500
Columbus OH 43232-0500
RETURN SERVICE REQUESTED

618746894



Leisa E Whittum

REDACTED

Leisa E Whittum

REDACTED

[REDACTED]

[REDACTED]

NOTICE PRIOR TO WAGE WITHHOLDING

THIS NOTICE PRIOR TO WAGE WITHHOLDING IS ISSUED ON: 01/11/2018

You are given notice that EDUCATIONAL CREDIT MGMT CORP (ECMC), pursuant to federal law (20 U.S.C. § 1095a, 34 C.F.R. § 682.410(b)(9)), intends to order your employer to withhold money from your pay (a process known as "wage garnishment") for payment of your defaulted student loan(s) unless you take the action set forth in this Notice.

RE: Defaulted Student Loan(s)

Personal Identification Number: **REDACTED**

TOTAL AMOUNT CURRENTLY OWED: \$25,493.94

Total amount currently owed includes principal, interest and projected statutory collection costs. See Attachment A for a list of your loans subject to wage garnishment.

GC Services LP is assisting ECMC with administrative activities associated with administrative wage garnishment. You must establish a repayment agreement with GC Services, acting on behalf of ECMC, within thirty (30) days of the date of this Notice by calling GC Services. Otherwise, ECMC will proceed with the wage garnishment process.

You have the right to request a hearing, within thirty (30) days of the date of this Notice, for any objection regarding the existence, amount, or enforceability of the debt, or any objection that the withholding proposed in this Notice would cause you financial hardship as defined by 34 C.F.R. § 682.410(b)(9)(ii)(E). If you miss this deadline, you may still be entitled to a hearing, but the hearing will not take place prior to the issuance of an Order of Withholding to your employer. You must make your request for a hearing in writing. Telephone requests will not be honored.

How to request a hearing

Complete the enclosed form and return it to GC Services LP within thirty (30) days of the date of this Notice. Mail your Request for Hearing or Exemption to GC Services LP at the address provided on the enclosed form. Please state on your envelope "Wage Withholding Appeal Enclosed." If you request a hearing, it may take place in one of three ways:

- In **writing**: If you request that your hearing be in writing, an independent hearing official will review your written statement and any supporting documentation and decide whether or not your debt is subject to wage withholding and the amount of that withholding.

This communication is from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

NOTICE: SEE REVERSE SIDE OF THE SECOND PAGE FOR IMPORTANT CONSUMER INFORMATION

GC Services Limited Partnership

P.O. Box 32500, Columbus, Ohio 43232-0500 • 1-877-551-9751 • Fax 1-877-319-1777

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Consumer Information:

Unless you, within thirty (30) days after your receipt of this letter, dispute the validity of the debt, or any portion thereof, we will assume the debt to be valid. If you notify us in writing within the above described thirty (30) day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to you. Additionally, upon your written request within the above described thirty (30) day period, we will provide you with the name and address of the original creditor, if it is different than the current creditor.

The request for you to pay the balance owed in this letter does not reduce your rights to dispute this debt, or any portion thereof, and/or to request verification within the thirty (30) day period as set forth above.

Federal and state law prohibit certain methods of debt collection, and require that we treat you fairly. If you have a complaint about the way we are collecting your debt, please visit our website at www.gcserv.com or contact the FTC online at www.ftc.gov; by phone at 1-877-FTC-HELP; or by mail at 600 Pennsylvania Ave., NW, Washington, DC 20580. If you want information about your rights when you are contacted by a debt collector, please contact the FTC online at www.ftc.gov.

- **By telephone:** If you request that your hearing be held via telephone, a conference call will be set up between you, GC Services LP and the hearing official.
- **In person:** If you request a hearing in person, it will be held at a time and place established by the hearing official and you must pay your own expenses to appear at this hearing.

The hearing will be a review of your written statement on the enclosed Request for Hearing or Exemption form and all relevant supplied documents unless you specifically request an in-person or telephone hearing. We will advise you when, where and how your hearing will be held.

The following are considered valid reasons for requesting a hearing.

- You dispute the existence of this debt. If, for example, you believe this debt has been paid, please enclose any proof you have that the debt has been paid in full along with your Request for Hearing or Exemption form. If you are not the person owing this debt, please refer to the section below, which addresses that situation.
- You dispute the amount of this debt.
- You object to the enforceability of this debt.
- You object because having payments equal to 15% of your disposable pay withheld from your paycheck would constitute a financial hardship as defined by regulation.

The following are not considered valid reasons for requesting a hearing.

- The school you attended was unsatisfactory to you.
- You were unable to obtain employment in the field for which the school prepared you.

Unless you act within thirty (30) days of the date of this Notice, your employer will be ordered to deduct from your wages an amount equal to no more than fifteen percent (15%) of your disposable pay for each pay period, or the amount permitted by 15 U.S.C. 1673 (unless you give ECMC via GC Services written consent to deduct a greater amount) to repay your student loan(s) held by ECMC.

Disposable pay is defined by regulation and includes pay that remains after the deduction of health insurance premiums and any amounts required by law to be withheld (e.g. Social Security taxes and withholding taxes). 34 C.F.R. § 682.410(b)(9)(ii)(C). Your employer will be ordered to deduct this amount no later than the first pay period that occurs after the date on which the Order of Withholding is issued. And, your employer will be required to deduct this amount each time you are paid until ECMC rescinds the order of Withholding.

You have an opportunity to inspect and copy ECMC's records relating to your debt. All requests for documentation must be in writing. Telephone requests will not be honored. **Please note that a request for documents will not prevent garnishment of your wages.**

You have an opportunity to enter into a written repayment agreement with ECMC to avoid wage garnishment.

If you inform ECMC that you have been involuntarily separated from employment, ECMC will not withhold wages until you have been re-employed continuously for twelve (12) months. If you wish to claim this exemption from wage withholding, you have the burden of informing ECMC of the circumstances surrounding your involuntary separation and need to complete the enclosed Request for Hearing and Exemption form.

An employer may not discharge you, refuse to employ you or take disciplinary action against you because your wages are withheld for payment of a defaulted student loan(s). If an employer takes any of these actions, you may seek judicial relief in a court of competent jurisdiction.

If you are not the person who owes this debt, please notify us immediately upon your receipt of this Notice so that we can prevent issuance of an Order of Withholding to your employer. You may notify us, on behalf of ECMC, by telephone at 877-551-9751, but you should also send a copy of identifying documentation for verification purposes. Correspondence for this purpose should be mailed to:

Attention: GC Services LP
P.O. Box 32500
Columbus, OH 43232-0500

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GC Services, LP on behalf of EDUCATIONAL CREDIT MGMT CORP